

1 15. A data writing apparatus for a portable terminal memory medium  
2 comprising:  
3 a portal site data providing device for directly ~~providing~~ writing portal  
4 site data, including a portal site Universal Resource Locator (URL), to the  
5 portable terminal memory medium, wherein a portal site comprises a webpage  
6 displaying personalized user content, wherein the content comprises links for  
7 websites or information that is fetched from the websites;  
8 a portal managing server connected through a network for managing  
9 the portal site data, user information provided from the portal site data  
10 providing device and identification data of the user stored in the portable  
11 terminal memory medium, and identification data of the user registered in a  
12 portal managing database of the portal managing server; and  
13 a contents server for distributing contents selected by the user by  
14 building a portal website corresponding to the URL,  
15 wherein the contents selected by the user and added to the portal  
16 website can include both contents requiring a charge be paid to the data  
17 writing apparatus in order to be added to the portal website and contents that  
18 are free to add, and wherein by associated operation of the portal site data  
19 providing device and the portal managing server, the data writing apparatus  
20 writes functions as a data-writing apparatus for a portable terminal memory  
21 medium for storing the URL of the portal site to the portable terminal memory  
22 medium when the identification data of the user stored in the portable terminal  
23 memory medium of the portable terminal is registered in the portal managing  
24 server as a user registration data, wherein the data writing apparatus  
25 removable receives the portable terminal memory for writing, and permits a  
26 customized portal site to be accessed on the user's portable terminal when the  
27 portable terminal reads the portable terminal memory medium.